

**CONSTRUCTION
INDUSTRY LABORERS**

FRINGE BENEFIT FUNDS

PO Box 909500
Kansas City, MO 64190
(816) 777-2669
(833) 479-9429 (toll free)
(816) 756-3659 (fax)

Managed for the Trustees by
Wilson-McShane Corporation

APRIL 2026

TO: ALL PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS WELFARE FUND

RE: PLAN CHANGES – LOSS OF TIME BENEFIT (ACTIVE EMPLOYEES ONLY)

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

The Trustees of the Construction Industry Laborers Welfare Fund wish to announce the following changes:

Improved Loss of Time Benefit

Effective April 1, 2026, the Loss of Time Benefit will increase from \$300 per week to \$500 per week. All other terms of the Loss of Time benefit rules remain the same.

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Please keep this notice with your Summary Plan Description booklet. If you have any questions regarding this change, please contact the Fund's administrative office.

If you have any questions about these changes, please feel free to contact the Fund Office toll free at (833) 479-9429 or at (816) 777-2669.

Sincerely,

BOARD OF TRUSTEES

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.